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CENTRAL FAX CENTER****DEC 24 2003****OFFICIAL**#S/A  
LST  
12-31-03  
entered**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**Art Unit 2155  
Examiner Benjamin R. Bruckart

In Re: Blake Earl Hayward  
Case: P3953  
Serial No.: 09/661,589  
Filed: 9/14/00  
Subject: Network-Based Verification and Fraud-Prevention  
System

To the Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Dear Sir;

**Response A**